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## FACSIMILE COVER SHEET

**DATE:** December 20, 2006

**TO:** Examiner FRANKLIN, Jamara Alzaida **FAX NO.:** 571-273-8300  
USPTO GPAU 2876

**FROM:** Jeffrey G. Toler  
Reg. No.: 38,342

**RE U.S. App. No.:** 10/797,919, filed March 10, 2004

**Applicant(s):** Jeffrey Lewis Brandt, et al.

**Atty Dkt No.:** 1033-LB1049

**Title:** MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF  
PAYMENT CARD CHARGES

**NO. OF PAGES (including Cover Sheet):** 21

### MESSAGE:

Attached please find:

- ☒ Transmittal Form (1 pg)
- ☒ Response to Non-Final Office Action (19 pgs)

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DEC 20 2006

PTO/SB/21 (09-06)


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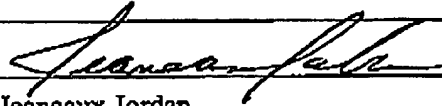
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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/797,919	
	Filing Date	March 10, 2004	
	First Named Inventor	Jeffrey Lewis Brandt, et al.	
	Art Unit	2876	
	Examiner Name	FRANKLIN, Jamara Alzaida	
Total Number of Pages in This Submission	21	Attorney Docket Number	1033-LB1049

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CO, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
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Firm Name	Toler Schaffer, LLP		
Signature			
Printed name	Jeffrey G. Toler		
Date	12-20-2006	Reg. No.	38,342

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DEC 20 2006

Applicant(s): Jeffrey Lewis Brandt et al.

Title: MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF PAYMENT  
CARD CHARGES

App. No.: 10/797,919

Filed: March 10, 2004

Examiner: FRANKLIN, Jamara Alzaida Group Art Unit: 2876

Customer No.: 60533

Confirmation No.: 3346

Atty. Dkt. No.: 1033-LB1049

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MS: Amendment  
Commissioner for Patents  
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**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

In response to the Non-Final Office Action mailed October 12, 2006, please amend the  
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